

United States Bankruptcy Court  
District of Puerto Rico

In re:  
ANGEL LUIS TORRES GONZALEZ  
Debtor

Case No. 13-06652-BKT  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0104-3

User: munizgr  
Form ID: 3180WPR

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db	ANGEL LUIS TORRES GONZALEZ, HC 1 BOX 5595, BARRANQUITAS, PR 00794-9500
cr	+AUTO CASH, INC., PO Box 368001, SAN JUAN, PR 00936-8001, PUERTO RICO 00936-8800
3772613	+AUTO CASH, PO BOX 368001, SAN JUAN, PR 00936-8800
3784470	EMP. BERRIOS FINANCIERA, PO BOX 674, CIDRA, PR 00739-0674
3772615	+ISLAND FINANCE, PO BOX 71504, SAN JUAN, PR 00936-8604
3772616	+MUEBLERIA BERRIOS, BOX 674, CIDRA, PR 00739-0674
3784342	SANTANDER FINANCIAL D/B/A ISLAND FINANCE, PO BOX 195369, SAN JUAN PR 00919-5369
3772618	+WALMART, PMB 725 PO BOX 4960, CAGUAS, PR 00726-4960

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
3780688	E-mail/Text: marilyn.gonzalez@popular.com Jan 15 2019 19:19:44 BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, PO BOX 366818, SAN JUAN PR 00936-6818
3852839	EDI: RMSC.COM Jan 16 2019 00:03:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3772617	EDI: SEARS.COM Jan 16 2019 00:03:00 SEARS, PO BOX 71204, SAN JUAN, PR 00936 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3772614	##+CITIFINANCIAL, BOX 71587, SAN JUAN, PR 00936-8687
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TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

JORGE R COLLAZO SANCHEZ	on behalf of Debtor ANGEL LUIS TORRES GONZALEZ	coa@prtc.net
JOSE RAMON CARRION MORALES	newecfmail@chl3-pr.com	
MONSITA LECAROS ARRIBAS	ustpregion21.hr.ecf@usdoj.gov	
VANESSA SAXTON ARROYO	on behalf of Creditor AUTO CASH, INC.	vanessa.saxton@capr.org,
vs.arroyo@hotmail.com		

TOTAL: 4

Information to identify the case:			
Debtor 1	<b>ANGEL LUIS TORRES GONZALEZ</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>District of Puerto Rico</b>			
Case number: <b>13-06652 -BKT 13</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

ANGEL LUIS TORRES GONZALEZ

January 15, 2019

By the  
court:

  
Brian K. Tester  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**